Prepared by and return to: Fearnley & Califf - MS 981 Goodman Road - Suite 105 Horn Lake, MS 38637 Phone No.: 662 536-4907

STATE OF MISSISSIPPI

FHA CASE NO. 281-320368

SPECIAL WARRANTY DEED

Indexing Instructions: Lot 575, Sec 1, Tipton-Pollard PUD, Sec 1, T2S, R8W, DeSoto Co, MS

This Indenture, made between Secretary of Housing and Urban Development, of Washington, D.C., or his successors, party of the first part, (Grantor), and Michael B. Combes, party(ies) of the second part (Grantee).

Witnesseth, that the said party of the first part, for and in consideration of the sum of one dollar (\$1.00), and other valuable consideration in hand paid, at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold, aliened, conveyed and confirmed, and by these presents does grant, bargain, sell, alien, convey, confirm and specially warrant unto the said party(ies) of the second part, and the heirs and assigns of the said party(ies) of the second part, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 575, Section E, Tipton-Pollard PUD, situated in Section 1, Township 2 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 89, Page 27, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Being the same property acquired by the party of the first part pursuant to the provision of the National Housing Act, as amended (12 USA 1701 et seq.) and the Department of Housing and Urban Development Act (42 U.S.C. 3531), by deed dated June 20, 2008 and recorded in Book 592, Page 138, and re recorded in Book 595, Page 602 in the Chancery Clerk's Office of DeSoto County, Mississippi.

To have and to hold the said property hereinbefore described, with all and singular the rights, members and appurtenances thereunto appertaining, to the only proper use, benefit and behoof of the said party(ies) of the second party, forever, in fee simple; and the said party of the first part specially warrants the title to the said bargained property above described against the lawful claims of all persons claiming by, through or under the party of the first part.

Subject to all covenants, restrictions, reservations, easements, conditions and right(s) appearing of record; and subject to any state of facts an accurate survey would show.

This Deed not to be in effect until: December 22, 2008

In Witness whereof the undersigned ________, has set his/her hand and seal as the duly authorized principal of Hooks Van Holm, Inc., an Alabama corporation, marketing contractor of the U. S. Department of Housing and Urban Development, for and on behalf of the Secretary of Housing and Urban Development, under authority and by virtue of that delegation of authority published at 70 F. R. 43171 (July 26, 2005), as amended.

SECRETARY OF HOUSING AND URBAN DEVELOPMENT

By: Regulation Hurry

Its: HUD Delegated Authority

Dated: 12/18/08

STATE OF ALABAMA COUNTY OF CALHOUN

My Commission Expires: 2/03/09

Parcel No.:

208101170 00575.00

Mail Tax Bills To:

5433 Kristy Lane

Southaven, MS 38671

Property Address:

5433 Kristy Lane Southaven, MS 38671

Grantor's Address: Hooks Van Holm

1021 Noble Street, Suite 212 Anniston, AL 36903 Phone #: (256) 241-1415 No Second Number

4375 Highway 51 Horn Lake, MS 38637 Phone #:662-892-2774

Grantee's Address:

Michael B. Combes

Phone #:002-892-2774
Phone #:No Second Number

LINDA JACKSON
NOTARY PUBLIC
ALABAMA STATE AT LARGE
MASSOMMISSION EXPIRES
REBRUARY 3, 2009

Prepared by and return to:

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